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## NOTICE OF ALLOWANCE AND FEE(S) DUE

52835 7590 06/25/2010

HAMRE, SCHUMANN, MUELLER & LARSON, P.C.  
P.O. BOX 2902  
MINNEAPOLIS, MN 55402-0902

EXAMINER

SHAIKH, MOHAMMAD Z

ART UNIT

PAPER NUMBER

3694

DATE MAILED: 06/25/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/665,244

09/20/2003

Sheldon Kasower

20168.0004USU2

6969

TITLE OF INVENTION: METHOD OF ON-LINE CREDIT INFORMATION MONITORING AND CONTROL

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$0	\$0	\$755	09/27/2010

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.**

**THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.**

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If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

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52835 7590 06/25/2010

HAMRE, SCHUMANN, MUELLER & LARSON, P.C.  
P.O. BOX 2902  
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I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/665,244	09/20/2003	Sheldon Kasower	20168.0004USU2	6969

TITLE OF INVENTION: METHOD OF ON-LINE CREDIT INFORMATION MONITORING AND CONTROL

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$0	\$0	\$755	09/27/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
SHAIKH, MOHAMMAD Z	3694	705-035000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 \_\_\_\_\_
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 \_\_\_\_\_
- 3 \_\_\_\_\_

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies \_\_\_\_\_

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

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Date \_\_\_\_\_

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This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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10/665,244	09/20/2003	Sheldon Kasower	20168.0004USU2	6969
52835	7590	06/25/2010	EXAMINER	
HAMRE, SCHUMANN, MUELLER & LARSON, P.C. P.O. BOX 2902 MINNEAPOLIS, MN 55402-0902			SHAIKH, MOHAMMAD Z	
			ART UNIT	PAPER NUMBER
			3694	
DATE MAILED: 06/25/2010				

## Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 913 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 913 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	10/665,244	KASOWER, SHELDON	
	<b>Examiner</b>	<b>Art Unit</b>	
	MOHAMMAD Z. SHAIKH	3694	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 03/29/10.
2. ☒ The allowed claim(s) is/are 1 and 3-22.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
  - \* Certified copies not received: \_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_.
  - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_.

**Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).**
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |   |   |
|---|---|
| <ol style="list-style-type: none"> <li>1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)</li> <li>2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)</li> <li>3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br/>Paper No./Mail Date ____</li> <li>4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br/>of Biological Material</li> </ol> | <ol style="list-style-type: none"> <li>5. <input type="checkbox"/> Notice of Informal Patent Application</li> <li>6. <input type="checkbox"/> Interview Summary (PTO-413),<br/>Paper No./Mail Date ____.</li> <li>7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment</li> <li>8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance</li> <li>9. <input type="checkbox"/> Other ____.</li> </ol> |
|---|---|

/Mohammad Z Shaikh/  
Examiner, Art Unit 3694

### **DETAILED ACTION**

1. The finality of the last office action dated 11/30/09 has been withdrawn.
2. Claims 1, 3-22 are allowed.

### **EXAMINERS AMENDMENT**

3. An examiner's amendment to the record appears below, should the changes and/or additions be unacceptable to the applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for the examiner's amendment was given in a telephone interview with attorney Amol Kavathekhar on 06/17/10

The application has been amended as follows:

The newly amended claims, including the changes made by Examiner's amendment are presented below:

1. A method for on-line monitoring and on-line interaction and control of credit information from a credit report of a consumer of credit, the method comprising:  
providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer; the on-line consumer credit information management system accessing and retrieving credit information from the credit report of the consumer from a database of a credit reporting bureau that contains credit information of the consumer as reported to the credit reporting bureau by one or more credit grantors, the retrieved

Art Unit: 3694

credit information comprising a plurality of credit items, each credit item associated with a specific credit grantor; the on-line consumer credit information management system providing the retrieved credit information to the consumer in an active itemized format comprising a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to interact with each credit item of the credit information via the computer; and the on-line consumer credit information management system providing the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item.

2. (Cancelled)

3. The method as set forth in claim 1 including the on-line consumer credit information management system computing the consumers credit score based upon the credit report.

4. The method as set forth in claim 3 wherein the on-line consumer credit information management system provides the credit report and the credit score to the consumer via the computer.

5. The method as set forth in claim 3 including the on-line consumer credit information management system archiving the credit report and the credit score.

6. The method as set forth in claim 1 wherein accessing and retrieving the consumer's credit information includes the on-line consumer credit information management system accessing the database of the credit reporting bureau on a periodic basis to obtain credit reports; and the on-line consumer credit information management system

determining changes in the credit reports.

7. The method as set forth in claim 6 including the on-line consumer credit information management system creating an alert based on the changes in the credit reports.

8. The method as set forth in claim 7 including the on-line consumer credit information management system providing the alert to the consumer.

9. The method as set forth in claim 6 including the on-line consumer credit information management system archiving the credit reports.

10. The method as set forth in claim 1 including:

the on-line consumer credit information management system allowing the consumer to report an identity theft via the on-line consumer credit information management system; the on-line consumer credit information management system providing forms to the consumer for reporting identity theft to selected organizations; and the on-line consumer credit information management system receiving completed forms from the consumer and the on-line consumer credit information management system providing the completed forms to the selected organizations.

11. The method as set forth in claim 1 comprising:

the on-line consumer credit information management system computing the expected interest rates the consumer should pay for specific types of loans based on the consumers credit score; and the on-line consumer credit information management system providing the expected interest rates to the consumer.

12. The method as set forth in claim 1 including the on-line consumer credit information

Art Unit: 3694

management system archiving the credit information retrieved from the credit reporting bureau database.

13. The method as set forth in claim 12 including the on-line consumer credit information management system accessing the credit information that is archived by the on-line consumer credit information management system.

14. A method for on-line monitoring and control of credit information of a consumer of credit, comprising: providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer;

the on-line consumer credit information management system allowing the consumer to select at least two or more of the following services offered by the on-line consumer credit information management system: obtaining and tracking credit reports and/or scores; monitoring credit; reporting lost credit cards; identity theft reporting; calculating hypothetical interest rates that the consumer should pay for specific types of loans based on the consumer's credit information; and accessing credit information archived by the on-line consumer credit information management system; and the on-line consumer credit information management system providing the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item.



Art Unit: 3694

15. The method of claim 21, comprising the on-line consumer credit information management system providing credit information of the consumer from the credit information management database to the consumer's computer based on one of the services selected by the consumer.

16. The method of claim 15, comprising the on-line consumer credit information management system allowing the consumer to request changes in the consumer's credit information directly with one or more credit grantors.

17. The method of claim 21, comprising the on-line consumer credit information management system retrieving the credit information from the database of a credit reporting bureau that contains credit information of the consumer as reported to the credit reporting bureau by one or more credit grantors.

18. The method of claim 1, wherein the plurality of active links are links to report inaccuracies of the credit items.

19. The method of claim 1, wherein the plurality of credit items are associated with the same credit grantor or with different credit grantors.

20. The method of claim 1, wherein selecting the active link associated with one credit item, the on-line consumer credit information management system generates a form for directly contacting the credit grantor via mail.

21. The method of claim 14, comprising the on-line consumer credit information management system accessing and retrieving credit information comprising a plurality

Art Unit: 3694

of credit items, each credit item associated with a specific credit grantor, and storing the retrieved credit information in a credit information management database; and wherein each of the services offered by the on-line consumer credit information management system obtains credit information used by the services from the credit information management database.

22. A method for on-line monitoring, interaction and control of credit information of a consumer of credit using the consumer's credit report, the method comprising:

providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer; the on-line consumer credit information management system accessing and retrieving credit information from the consumer's credit report from a database of a credit reporting bureau that contains credit information of the consumer as reported to the credit reporting bureau by credit grantors, the retrieved credit information comprising a plurality of credit items, each credit item associated with a specific credit grantor; and the on-line consumer credit information management system providing the retrieved credit information to the consumer in an active itemized format comprising a plurality of active links, each of said active links being associated with a respective one of the credit grantors to provide the consumer the ability to initiate contact with the credit grantors regarding the credit items.

### **Reasons for Allowance**

The following is an examiner's amendment for reasons for allowance:

The prior art of record neither anticipates nor renders obvious the claimed subject matter of the instant application as a whole either taken alone or in combination, in particular, prior art of record does not teach " the on-line consumer credit information management system providing the retrieved credit information to the consumer in an active itemized format comprising a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to interact with each credit item of the credit information via the computer; and the on-line consumer credit information management system providing the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item"

Independent claim 1 discloses:

1. A method for on-line monitoring and on-line interaction and control of credit information from a credit report of a consumer of credit, the method comprising: providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer; the on-line consumer credit information management system accessing and retrieving credit information from the credit report of the consumer from a database of a credit reporting bureau that contains credit information of the consumer as reported to the credit reporting bureau by one or more credit grantors, the retrieved credit information comprising a plurality of credit items, each credit item associated with a specific credit grantor; the on-line consumer credit information management system

Art Unit: 3694

providing the retrieved credit information to the consumer in an active itemized format comprising a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to interact with each credit item of the credit information via the computer; and the on-line consumer credit information management system providing the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item.

Independent claim 14 discloses:

14. A method for on-line monitoring and control of credit information of a consumer of credit, comprising: providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer;

the on-line consumer credit information management system allowing the consumer to select at least two or more of the following services offered by the on-line consumer credit information management system: obtaining and tracking credit reports and/or scores; monitoring credit; reporting lost credit cards; identity theft reporting; calculating hypothetical interest rates that the consumer should pay for specific types of loans based on the consumer's credit information; and accessing credit information archived by the on-line consumer credit information management system; and the on-line consumer credit information management system providing the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by

Art Unit: 3694

selecting the active link associated with the credit item.

Independent claim 22 discloses:

22. A method for on-line monitoring, interaction and control of credit information of a consumer of credit using the consumer's credit report, the method comprising:

providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer; the on-line consumer credit information management system accessing and retrieving credit information from the consumer's credit report from a database of a credit reporting bureau that contains credit information of the consumer as reported to the credit reporting bureau by credit grantors, the retrieved credit information comprising a plurality of credit items, each credit item associated with a specific credit grantor; and the on-line consumer credit information management system providing the retrieved credit information to the consumer in an active itemized format comprising a plurality of active links, each of said active links being associated with a respective one of the credit grantors to provide the consumer the ability to initiate contact with the credit grantors regarding the credit items.

The following prior art references have been deemed most relevant to the allowed claims:

The closest prior art of record, **US 2002/0077964 to Brody** discloses, "A method for on-line monitoring and on-line interaction and control of credit information from a credit report of a consumer of credit, the method comprising:

Art Unit: 3694

providing an on-line consumer credit information management system that allows the consumer to log onto the on-line consumer credit information management system by means of a computer; the on-line consumer credit information management system accessing and retrieving credit information from the credit report of the consumer from a database of a credit reporting bureau that contains credit information of the consumer as reported to the credit reporting bureau by one or more credit grantors, the retrieved credit information comprising a plurality of credit items, each credit item associated with a specific credit grantor”.

Claims 1 ,3-22 are allowed, because **US 2002/0077964 to Brody** taken either in individually or in combination with other prior art record fails to teach or render obvious, “ the on-line consumer credit information management system providing the retrieved credit information to the consumer in an active itemized format comprising a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to interact with each credit item of the credit information via the computer; and the on-line consumer credit information management system providing the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item”

### **CONCLUSION**

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled, "Comments on Statement Reasons for Allowance".

### **Contact Information**

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MOHAMMAD Z. SHAIKH whose telephone number is (571)270-3444. The examiner can normally be reached on Monday-Friday (9:30-6:00); alt Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jim Tramell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

/M. Z. S./  
Examiner, Art Unit 3694  
6/19/2010

/Ella Colbert/, Primary Examiner,  
Art Unit 3694